

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

PAMELA J SCHNEIDER

Debtor(s)

Case No. 14-20327GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2014.
- 2) The plan was confirmed on 06/02/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/14/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/21/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,720.00.
- 10) Amount of unsecured claims discharged without payment: \$12,378.81.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$44,769.00
Less amount refunded to debtor \$471.64

NET RECEIPTS: \$44,297.36

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,900.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,816.77
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,716.77

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED ADJUSTORS	Unsecured	50.00	50.00	50.00	0.00	0.00
ALLIED ADJUSTORS	Unsecured	29.00	29.00	29.00	0.00	0.00
ALLIED ADJUSTORS	Unsecured	NA	39.00	39.00	0.00	0.00
AMERICAN INFOSOURCE LP - AGENT	Unsecured	619.00	619.35	619.35	61.94	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	7.90	7.90	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	0.00	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	895.27	895.27	89.53	0.00
IC SYSTEM INC	Unsecured	290.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	608.24	0.00	0.00	0.00
NATIONAL HOSPITAL COLLECTIONS	Unsecured	6,132.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	100.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	186.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	131.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GROUP	Unsecured	100.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC***	Unsecured	81.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC***	Unsecured	199.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC***	Unsecured	129.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER DISCOUNT	Unsecured	711.00	711.44	711.44	71.14	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	32.10	32.10	3.21	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	518.34	518.34	518.34	0.00
PNC BANK NA	Secured	21,823.00	31,216.59	0.00	27,920.28	0.00
PNC BANK NA	Secured	0.00	11,594.53	11,594.53	11,594.53	0.00
SANTANDER CONSUMER USA SVCR	Unsecured	2,231.00	3,137.19	3,137.19	313.72	0.00
TEK COLLECT	Unsecured	57.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$27,920.28	\$0.00
Mortgage Arrearage	\$11,594.53	\$11,594.53	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,594.53	\$39,514.81	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$526.24	\$526.24	\$0.00
TOTAL PRIORITY:	\$526.24	\$526.24	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,513.35	\$539.54	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,716.77</u>
Disbursements to Creditors	<u>\$40,580.59</u>
TOTAL DISBURSEMENTS :	<u>\$44,297.36</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/14/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.